

EXHIBIT

121

#BWNCHFQ
#141CANDY00726625#
CANDY WILLIAMS
1898 E RICH WAY
COTTONWOOD HTS UT 84121

Statement Date: December 31, 2019

Account Number: 614-1

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for your information

Federal law requires us to inform you how we collect, share, and protect your personal information. Our Privacy Policy has not changed and you may review it at americafirst.com/privacy or call 1-800-999-3961 for a free copy. For details regarding the America First Annual Meeting, Board of Directors election and volunteer opportunities, please visit americafirst.com.

A Summary of Your Accounts			A Summary of Your Loans			
	Ending Balance	2019 Dividends		Ending Balance	Total Amount Due	Next Payment
Share Savings	5,033.72	0.06	Loan 1	0.00	0.00	
Checking	108,671.54	0.48	Visa Classic	0.91	0.91	01/28/2020
Total:	113,705.26	0.54	Total:	0.91	0.91	
						2019 Interest
						4,601.22
						8.40
						4,609.62

Share Savings

Statement Period: December 02, 2019 - December 31, 2019

Post Date	Effective Date	Transaction Description	Transaction Amount	Account Balance
		BEGINNING BALANCE		37.82
12/02		MOBILE BANKING SHARE TRANSFER TO VISA CREDIT	4.13-	33.69
12/05	12/06	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD	50.00	83.69
12/09		MOBILE BANKING SHARE TRANSFER TO VISA CREDIT	50.00-	33.69
12/19	12/20	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD	50.00	83.69
12/19		MOBILE BANKING SHARE TRANSFER TO VISA CREDIT	50.00-	33.69
12/30		MOBILE BANKING SHARE TRANSFER FROM CHECKING	5,000.00	5,033.69
12/31	01/01	DIVIDEND EARNED FOR PERIOD OF 12/01/2019 THROUGH 12/31/2019		
		ANNUAL PERCENTAGE YIELD EARNED IS 0.10%	.03	5,033.72
		ENDING BALANCE		5,033.72

Checking

Statement Period: December 02, 2019 - December 31, 2019

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
		BEGINNING BALANCE			1,105.35
12/02		MOBILE BANKING FUNDS TRANSFER FROM VISA CREDIT		275.00	1,380.35
12/02		AUTOMATIC WITHDRAWAL, MASTERCARD PAYMENT WEB(S)		50.00-	1,330.35
12/02		AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		75.00-	1,255.35
12/03	12/02	VISA - 12/01 PILOT 00010439 IDAHO FALLS ID 001788		16.71-	1,238.64
12/03	12/02	VISA - 12/01 PILOT 00010439 IDAHO FALLS ID 001889		17.50-	1,221.14
12/03	12/02	VISA - 11/30 CITY BREW COFFEE CB6 KALISPELL MT 030058		32.84-	1,188.30
12/03		AUTOMATIC WITHDRAWAL, COMENITY PAY IL WEB PYMT WEB(S)		200.00-	988.30

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Checking, Continued

Statement Period: December 02, 2019 - December 31, 2019

Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
12/03	12/02	VISA - 11/30 PAYPAL *ARCONA INC 402-935-7733 CA 030606		274.00-	714.30
12/03	12/02	AUTOMATIC WITHDRAWAL, AMEX EPAYMENT ACH PMT WEB(S)		25.00-	689.30
12/03	12/02	AUTOMATIC WITHDRAWAL, CAPITAL ONE ONLINE PMT WEB(S)		75.00-	614.30
12/03	12/02	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		90.00-	524.30
12/03	12/02	AUTOMATIC WITHDRAWAL, WELLS FARGO CARDCPPMT WEB(S)		250.00-	274.30
12/04	12/03	VISA - 12/02 PALM BEACH TAN SLC801- EF 214-373-0202 TX 00		7.88-	266.42
12/04	12/03	VISA - 12/02 MISTER CAR WASH #531 COTTONWOOD HE UT 002684		35.38-	231.04
12/05	12/06	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD		2,654.89	2,885.93
12/06	12/05	VISA - 12/03 MARKET@WORK 2067379149 RENTON WA 003537		3.89-	2,882.04
12/09	12/08	VISA - 12/07 MEGAPLEX-20 HOLLIDAY UT 007991		16.18-	2,865.86
12/09	12/08	AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		19.63-	2,846.23
12/09	12/08	VISA - 12/07 TRADER JOE'S #351 QPS COTTONWOOD HE UT 00792		20.01-	2,826.22
12/09	12/08	VISA - 12/06 LA COCINA SALT LAKE CIT UT 006754		32.03-	2,794.19
12/09	12/08	VISA - 12/07 SIERRA #0044 COTTONWD HTS UT 007064		160.86-	2,633.33
12/11	12/10	VISA - 12/09 RANCHERITOS MEXICAN #4 HOLLADAY UT 008656		12.15-	2,621.18
12/11	12/10	AUTOMATIC WITHDRAWAL, IRS USATAXPYMT WEB(S)		35.00-	2,586.18
12/11	12/10	AUTOMATIC WITHDRAWAL, AMEX EPAYMENT ACH PMT WEB(S)		42.00-	2,544.18
12/13	12/13	MOBILE BANKING FUNDS TRANSFER TO LOAN 1		536.00-	2,008.18
12/13	12/13	AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB(S)		25.00-	1,983.18
12/13	12/13	AUTOMATIC WITHDRAWAL, AMEX EPAYMENT ACH PMT WEB(S)		25.00-	1,958.18
12/13	12/13	AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB(S)		50.00-	1,908.18
12/14	12/13	VISA - 12/11 CHICK-FIL-A #02360 MIDVALE UT 011061		21.36-	1,886.82
12/14	12/13	VISA - 12/12 LA COCINA SALT LAKE CIT UT 012536		31.89-	1,854.93
12/16	12/15	ONLINE BANKING REMOTE DEPOSIT		645.98	2,500.91
12/16	12/15	VISA - 12/14 TJMAXX #0728 MIDVALE UT 014099		11.78-	2,489.13
12/16	12/15	VISA - 12/13 MCDONALD'S F22179 SALT LAKE CIT UT 013483		19.02-	2,470.11
12/16	12/15	VISA - 12/13 CENEX FERNDAL09900630 BIGFORK MT 013954		20.16-	2,449.95
12/16	12/15	VISA - 12/14 TRADER JOE'S #351 QPS COTTONWOOD HE UT 01465		31.83-	2,418.12
12/16	12/15	VISA - 12/13 ROSAUERS #37 KALISPELL MT 013488		46.39-	2,371.73
12/16	12/15	AUTOMATIC WITHDRAWAL, HSN HSN EPAY WEB(S)		90.00-	2,281.73
12/16	12/15	AUTOMATIC WITHDRAWAL, BANANA R CC BR EPAY WEB(S)		134.36-	2,147.37
12/16	12/15	AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		200.00-	1,947.37
12/16	12/15	VISA - 12/14 HARMONS - EAST MIDVALE UT 014741		316.90-	1,630.47
12/16	12/15	AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		383.89-	1,246.58
12/16	12/15	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		45.00-	1,201.58
12/16	12/15	AUTOMATIC WITHDRAWAL, FPB CR CARD INTERNET WEB(S)		55.00-	1,146.58
12/17	12/16	VISA - 12/14 DAN'S FOODS #5 SALT LAKE CIT UT 014502		35.68-	1,110.90
12/17	12/16	VISA - 12/15 WM SUPERCENTER #2207 MIDVALE UT 015665		86.13-	1,024.77
12/17	12/16	AUTOMATIC WITHDRAWAL, COMENITY PAY VI WEB PYMT WEB(S)		200.00-	824.77
12/18	12/17	VISA - 12/15 DAN'S FOODS #5 SALT LAKE CIT UT 015230		36.42-	788.35
12/19	12/20	AUTOMATIC DEPOSIT, PRIMARY RESIDEN PAYROLL PPD		2,163.89	2,952.24
12/19	12/20	MOBILE BANKING FUNDS TRANSFER TO VISA CREDIT		25.00-	2,927.24
12/21	12/20	VISA - 12/18 MARKET@WORK 2067379149 RENTON WA 018419		2.45-	2,924.79
12/23	12/22	POINT OF SALE PURCHASE US UT MURRAY, COSTCO WHSE #0764		152.66-	2,772.13
12/23	12/22	VISA - 12/19 MARKET@WORK 2067379149 RENTON WA 019573		3.73-	2,768.40
12/23	12/22	AUTOMATIC WITHDRAWAL, OLD NAVY VISA OLDN EPAY WEB(S)		65.00-	2,703.40
12/23	12/20	AUTOMATIC WITHDRAWAL, CAPITAL ONE ONLINE PMT WEB(S)		50.00-	2,653.40
12/23	12/20	AUTOMATIC WITHDRAWAL, MERRICK BANK CORONLINEPYMT WEB(S)		50.00-	2,603.40
12/23	12/20	AUTOMATIC WITHDRAWAL, CREDIT ONE BANK PAYMENT WEB(S)		50.00-	2,553.40
12/23	12/20	AUTOMATIC WITHDRAWAL, VENMO PAYMENT WEB(S)		100.00-	2,453.40
12/23	12/20	AUTOMATIC WITHDRAWAL, WELLS FARGO AUTOFEE & PMTS WEB(S)		481.17-	1,972.23
12/24	12/23	AUTOMATIC DEPOSIT, VENMO CASHOUT PPD		15.00	1,987.23
12/24	12/23	AUTOMATIC WITHDRAWAL, COMENITY PAY OH WEB PYMT WEB(S)		135.00-	1,852.23
12/26	12/24	VISA - 12/23 PRO IMAGE SPORTS #666 W VALLEY CITY UT 02382		21.44-	1,830.79
12/26	12/24	VISA - 12/23 MEGAPLEX-07 WEST VALLEY C UT 023601		28.14-	1,802.65
12/26	12/24	VISA - 12/22 DAN'S FOODS #5 SALT LAKE CIT UT 022941		88.35-	1,714.30
12/28	12/27	MOBILE BANKING FUNDS TRANSFER TO VISA CREDIT		25.00-	1,689.30
12/30	12/29	VISA - 12/27 CENTURY THEATRES 487 SANDY UT 027212		14.32-	1,674.98
12/30	12/29	VISA - 12/27 COSTCO WHSE #0764 MURRAY UT 027132		120.31-	1,554.67
12/30	12/29	BANK TO BANK TRANSFER		120,622.36	122,177.03
12/30	12/29	BANK TO BANK TRANSFER FEE		10.00-	122,167.03
12/30	12/29	MOBILE BANKING FUNDS TRANSFER TO VISA CREDIT		350.00-	121,817.03

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Checking, Continued

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Post Date	Effective Date	Transaction Description	Check Number	Transaction Amount	Account Balance
12/30		MOBILE BANKING FUNDS TRANSFER TO SHARE SAVINGS		5,000.00-	116,817.03
12/30		AUTOMATIC WITHDRAWAL, PAYPAL INST XFER WEB(S)		55.00-	116,762.03
12/31		DEPOSITED 0001 CHECK ITEMS		126.82	116,888.85
12/31		AUTOMATIC WITHDRAWAL, GLACIER BANK A2A.TRANFR WEB(S)		50.00-	116,838.85
12/31		AUTOMATIC WITHDRAWAL, GLACIER BANK A2A.TRANFR WEB(S)		50.00-	116,788.85
12/31		AUTOMATIC WITHDRAWAL, GLACIER BANK A2A.TRANFR WEB(S)		50.00-	116,738.85
12/31		AUTOMATIC WITHDRAWAL, APPLECARD GSBANKPAYMENT WEB(S)		85.88-	116,652.97
12/31	12/30	AUTOMATIC WITHDRAWAL, CAPITAL ONE ONLINE PMT WEB(S)		674.70-	115,978.27
12/31		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		884.62-	115,093.65
12/31	12/30	AUTOMATIC WITHDRAWAL, CAPITAL ONE ONLINE PMT WEB(S)		1,231.87-	113,861.78
12/31		AUTOMATIC WITHDRAWAL, WELLS FARGO CARDCCPYMT WEB(S)		1,303.91-	112,557.87
12/31		AUTOMATIC WITHDRAWAL, CHASE CREDIT CRDEPAY WEB(S)		3,886.70-	108,671.17
12/31	01/01	DIVIDEND EARNED FOR PERIOD OF 12/01/2019 THROUGH 12/31/2019			
		ANNUAL PERCENTAGE YIELD EARNED IS 0.05%		.37	108,671.54
		ENDING BALANCE			108,671.54

Checking Summary

Item	Amount	Item	Amount	Item	Amount	Item	Amount
VISA	32.84	VISA	16.18	VISA	46.39	VISA	3.73
VISA	274.00	VISA	20.01	VISA	11.78	VISA	88.35
VISA	16.71	VISA	160.86	VISA	31.83	VISA	21.44
VISA	17.50	VISA	12.15	VISA	35.68	VISA	28.14
VISA	7.88	VISA	21.36	VISA	316.90	VISA	14.32
VISA	35.38	VISA	31.89	VISA	36.42	VISA	120.31
VISA	3.89	VISA	19.02	VISA	86.13		
VISA	32.03	VISA	20.16	VISA	2.45		

Total Checks and Visa Checking: 1,565.73 Total Withdrawals: 17,372.39 Total Deposits: 126,504.31

Loan 1

Statement Period: December 02, 2019 - December 31, 2019

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
	.00	.00	.00	.02737%	9.990%

Post Date	Effective Date	Transaction Description	Transaction Amount	Interest Charge	Principal	Loan Balance**
		BEGINNING BALANCE				41,812.81
12/13		MOBILE BANKING PAYMENT FROM CHECKING	536.00-	366.21	169.79-	41,643.02
12/31		PAYMENT	41,848.18-	205.16	41,643.02-	.00
		ENDING BALANCE				.00

Interest Charged

Post Date	Effective Date	Transaction Description	Interest Amount
12/13		MOBILE BANKING PAYMENT FROM CHECKING	366.21
12/31		PAYMENT	205.16
		TOTAL INTEREST FOR THIS PERIOD	571.37

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Loan 1, Continued

Statement Period: December 02, 2019 - December 31, 2019

Year-to-Date Fee and Interest Totals

*Total fees charged in 2019 0.00
Total interest charged in 2019 4,601.22

*May not reflect fee reversals or waivers.

Visa Classic Rewards

Statement Period: December 02, 2019 - December 31, 2019

BEGINNING BALANCE	-	PAYMENTS	-	OTHER CREDITS	+	PURCHASES	+	CASH ADVANCES	+	OTHER DEBITS	+	TOTAL INTEREST CHARGE	=	ENDING BALANCE
225.00		504.13		.00		.00		275.00		4.13		.91		.91

PAYMENT DUE DATE	SCHEDULED PAYMENT	PAST DUE AMOUNT	TOTAL AMOUNT DUE	CREDIT LIMIT	DAILY PERIODIC RATE	VARIABLE ANNUAL PERCENTAGE RATE
01/28/2020	.91	.00	.91	500.00	.04452%	16.250%

Visa Rewards points are displayed as of the end of the previous month and may not reflect your actual current balance.	EXPIRING REWARDS	EXPIRATION DATE	REDEEMABLE REWARDS POINTS
	0		0

Late Payment Warning: if we do not receive your minimum payment by the due date listed above, you may have to pay up to \$35.00.

Minimum Payment Warning: if you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	.91

Pay the ending balance on or before the Due Date to avoid future interest charges.

If you would like information about credit counseling services, call 1-888-733-9407

Effective Date	Purchase Date	Transaction Description	Transaction Amount	Loan Balance**
12/02		BEGINNING BALANCE		225.00
12/02		MOBILE BANKING CASH ADVANCE TO SHARE ACCOUNT:XXXXXX614-1.9	275.00	500.00
12/02		MOBILE BANKING CASH ADVANCE FEE	4.13	504.13
12/02		MOBILE BANKING PAYMENT FROM SAVINGS	4.13-	500.00
12/09		MOBILE BANKING PAYMENT FROM SAVINGS	50.00-	450.00
12/19		MOBILE BANKING PAYMENT FROM SAVINGS	50.00-	400.00
12/19		MOBILE BANKING PAYMENT FROM CHECKING	25.00-	375.00
12/28		MOBILE BANKING PAYMENT FROM CHECKING	25.00-	350.00
12/30		MOBILE BANKING PAYMENT FROM CHECKING	350.00-	.00
12/31		**INTEREST CHARGE**	0.91	.91
		ENDING BALANCE		.91

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Visa Classic Rewards, Continued

Statement Period: December 02, 2019 - December 31, 2019

Fees

Effective Date	Purchase Date	Transaction Description	Fee Amount
12/02		MOBILE BANKING CASH ADVANCE FEE	4.13
		TOTAL FEES FOR THIS PERIOD	4.13

Interest Charged

Effective Date	Purchase Date	Transaction Description	Interest Amount
12/31		**INTEREST CHARGE**	.91
		TOTAL INTEREST FOR THIS PERIOD	0.91

Year-to-Date Fee and Interest Totals

*Total fees charged in 2019	4.13
Total interest charged in 2019	8.40

*May not reflect fee reversals or waivers.

** Balance Subject to Interest Rate: The balance used to compute interest is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.



for your information

Visa® from America First is your card for life. Choose from low-rate, cash-back or rewards to get the credit card that fits you perfectly. Plus, you'll benefit from exclusive perks & features, no annual fee, and more. Apply today at americafirst.com.

FOR CONSUMER ACCOUNTS ONLY

ELECTRONIC TRANSFER ERROR RESOLUTION

In case of errors or questions about your electronic transfers, write, e-mail, or telephone us as soon as possible: America First Federal Credit Union, P.O. Box 9199, Ogden, UT 84409-0199; contact us - support@americafirst.com; or call: Ogden, 801-627-0900, Utah County, 801-223-3900, Salt Lake City, 801-966-5553, or toll-free, 1-800-999-3961. We must hear from you within sixty (60) days after we sent, or otherwise made available, the first statement on which the problem appears.

- a. Tell us your name and account number.
- b. Describe the transaction about which you are unsure, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you inform us orally about the suspected error, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question.

If we decide to do this, we will credit your account within ten (10) business days, for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. For transactions initiated outside the United States and point-of-sale transactions, we will have ninety (90) calendar days instead of forty-five (45) days to investigate your complaint or question.

If we decide after our investigation that an error did not occur, we will deliver or mail you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' right to privacy) relied upon to conclude that the error did not occur.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act. **NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.** If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item about which you are not sure.

If you have authorized us to pay a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent.

We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent.

However, if our explanation does not satisfy you and you write to us within ten (10) days of receiving the explanation, telling us that you still refuse to pay, we must tell anyone to whom we report you that you have a question about your statement. And, we must tell you the name of anyone to whom we reported you. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of property or services that you have purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) the purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.